

selects to buy the policy, he or she enters personal and beneficiary information. Pescitelli, col. 11, lines 10-30.

For payment, the customer inserts a credit card into a reader, and his or her credit is verified by transmitting the credit card number, expiration date, and amount of transaction to a credit authorization office. Pescitelli, col. 6, lines 1-5; col. 11, lines 31-51. A receipt and an application are then printed. Pescitelli, col. 11, line 61 to col. 12, line 11.

Significantly, Pescitelli does *not* disclose executing a transaction at a point of sale using account information stored and associated with a transponder. Applicants respectfully request that the rejection under 35 U.S.C. § 102(b) for claims 11-20 be withdrawn, and also note that newly added claims 21-23 are not anticipated by Pescitelli for at least the same reasons.

CONCLUSION

Applicants submit that the application is ready for allowance. It is believed that no further fees are due in connection with this Amendment. If any fees are due, please charge Deposit Account No. 50-0206.

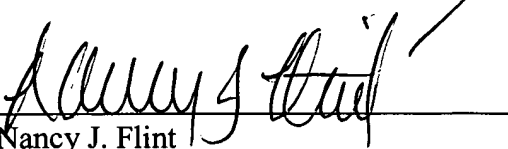
Respectfully submitted,

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APPENDIX A

Marked-up Version of Amended Specification

Page 11, First Full Paragraph Beginning with “Overall transaction processing is illustrated . . .”

Overall transaction processing is illustrated in the flowchart of Fig. 4. In step [202] 200, processing begins. In step 202, account information such as, for example, account number, balance, limit and other information, is stored in account table 112. In step 204, the receiver 106 is presented with transponder 102 within range of electromagnetic coupling, such as inductive coupling. In step 206, transponder 102 is activated, for instance by inductive energization of its circuitry. In step 208 transponder 102 may communicate transponder ID 110, which the receiver 106 acknowledges with an acknowledge signal over RF link 104 in step 210.

APPENDIX B

Marked-up Version of Amended Claims

Claim 11 (Amended) A method of transponder-enabled transactions, comprising:

- a) coupling a receiver to a transponder at a point of sale via a wireless interface; and
- b) communicating with at least one network-enabled transaction device via a transaction interface to permit the execution of a transaction at the point of sale.

Claim 19 (Amended) The method of claim 11, further comprising a step of [e]c) permitting an account subscriber to register the transponder with an account via a network registration interface.